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# **Banking Tutorial**

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# **Program Guide**

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**EMC Publishing**  
300 York Avenue  
St. Paul, Minnesota 55101

## Banking Tutorial

a program for the microcomputer

Apple II Plus

Apple IIe

Apple IIc

Program Guide

by

Kris Wagner

## Banking Tutorial Software

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## HARDWARE REQUIREMENTS

The Banking Tutorial is contained on a single diskette. Designed especially for people with no previous computer experience, the program will load and run automatically.

## OPERATING INSTRUCTIONS

Apple, DOS 3.3, Single Disk  
To run this program follow these steps:

1. Check to see that power cords are plugged into an outlet.
2. Turn on the TV monitor.
3. Open the disk drive door, insert the disk and close the door. Always follow disk insertion instructions provided by the computer manufacturer. If the computer system has multiple drives, use the boot drive.
4. Turn the computer power switch to the "on" position. The disk will boot automatically. Although the TV screen will remain blank momentarily, you will detect activity in the disk drive. The light on the drive will turn red. When the program has loaded, its initial frame will appear on the screen. All subsequent instructions to the user will be displayed on the screen.
5. If you are using an Apple IIe or IIc, be sure that the "caps lock" key is in the down position.
6. To remove the diskette, open the door to the disk drive and slide it out. Disks should be removed only when the disk drive light is off.



## SPECIAL KEY FUNCTIONS

Special key functions allow you to control the program flow. There are two keys that serve particular purposes:

**RETURN** Allows you to proceed to the next screen.

**ESC** Returns you to the main menu.

## INTRODUCTION

The Banking Tutorial concentrates on teaching individuals how to compare and select basic financial services and how to operate regular checking and savings accounts.

Instructional units use case illustrations to introduce banking concepts. Multiple choice, categorization, or short simulation exercises help the user apply concepts.

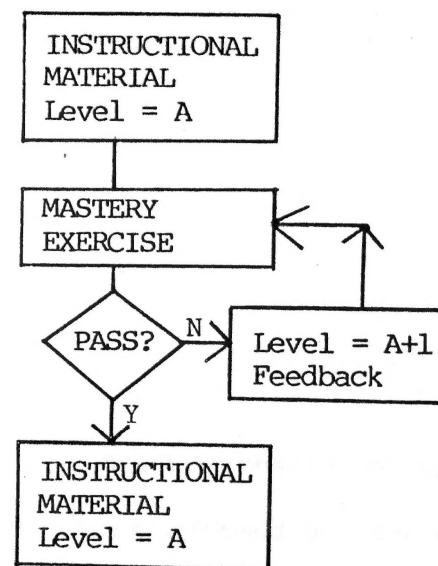
## OBJECTIVES

The Banking Tutorial is designed to teach students how to:

1. Identify three basic types of financial institutions.
2. Identify and compare five basic types of financial services.
3. Select and operate a regular savings account.
4. Select and operate a regular checking account.

## TEACHING STRATEGY

Tutorial material has been broken down into manageable learning units, which are presented at a level geared to the individual. The Banking Tutorial consists of three units; the flowchart graphically displays the instructional sequence used in each unit.



Instructional material is presented for each key concept. The initial level of instruction of each concept is referred to as Level A. Following every block of instructional materials is a mastery exercise that tests understanding of concepts. Response formats used in mastery exercises include multiple choice, categorization, or short simulations.

Students must complete mastery exercises with at least 60 percent accuracy to continue on to the next unit. If students receive a score of less than 60 percent, the program goes into a remedial loop, referred to as Level A+1 in the flowchart. Here, students repeat a portion of the instructional material at Level A and are routed back

to the mastery exercise so they have a second opportunity to demonstrate understanding. If students do not pass the mastery exercise the second time through, they are given an option to review the entire unit before continuing on with the program.

## BANKING TUTORIAL UNITS

The Banking Tutorial consists of three units:

Menu Title	Average Time to Complete
1. Shopping for Financial Services	7 minutes
2. Using a Savings Account	13 minutes
3. Using a Checking Account	14 minutes

### Unit I -- Shopping for Financial Services

Unit I objectives include teaching students:

1. What a financial institution is.
2. How to identify three basic types of financial institutions.
3. How to identify five services typically offered by financial institutions.

Key concepts developed in Unit I are:

1. A financial institution is any business or organization that receives, stores, or lends money.
2. New banking laws have allowed different types of financial institutions to offer many of the same services.

3. Shop first for the financial services you need, then select the institution or institutions that offer you the best benefits.

Mastery exercises in Unit I require that students categorize and compare various financial services. Categorization exercises help students evaluate a variety of common financial services. Comparison exercises require that students examine various financial services and evaluate costs and benefits offered by three different financial institutions. In all mastery exercises, appropriate feedback reinforces the correct choice.

### Unit II -- Using a Savings Account

Unit II objectives include teaching students:

1. How to identify three basic savings instruments.
2. How to evaluate and compare savings yield.
3. How to open and operate a regular savings account.

Key concepts developed in Unit II are:

1. Money set aside in savings makes more money.
2. Savings decisions are based on liquidity, safety, yield, and convenience.
3. When the institution's records and the account owner's records are the same, they are in balance.



In Unit II, students open and operate a regular savings account. Using a short savings simulation, students learn how to fill out an account signature card and withdrawal and deposit slips, endorse checks for deposit, record transactions in a savings register, and balance their account at the end of a three-month period.

Mastery exercises require students to complete three of five transactions on their own and balance their account at the end. Appropriate feedback during the mastery exercise either reinforces the students' correct choice or, if incorrect, rewords the question and allows the student to choose again.

Using a Savings Account requires students to complete a sequence of steps for each transaction given:

1. Select the correct slip to fill out: deposit or withdrawal.
2. Fill out the entire deposit/withdrawal slip correctly.
3. Record all of the appropriate information relevant to each transaction in a savings register.
4. Balance their savings register with the bank statement.

### Unit III -- Using a Checking Account

Unit III objectives include teaching students:

1. What a checking account is.
2. How to open and operate a regular, no-minimum-balance checking account.
3. How to reconcile a regular checking account.

Key concepts developed in Unit III are:

1. Checking services offer a more convenient way to pay bills and get cash.
2. There are many different types of checking accounts.
3. Check registers and bank statements should be balanced promptly.

In Unit III, students learn how to open and operate a no-minimum-balance checking account. A case illustration demonstrates how to fill out a signature card, deposit slip, check, and check register. Also illustrated are the steps involved in reconciling a monthly bank statement.

Mastery exercises in Unit III provide students with a short simulation involving one deposit, three withdrawals, and a month-end statement reconciliation. Appropriate feedback during the mastery exercise either reinforces the correct choice or, if incorrect, rewords the question and allows the student to answer again.

Using A Checking Account requires that students complete a sequence of steps for each required transaction:

1. Select the correct form to fill out: check or deposit slip.
2. Fill out the entire check or deposit slip correctly.
3. Record all of the information relevant to each transaction in a check register.
4. Reconcile a month-end bank statement.

## USES

The Banking Tutorial can be used at junior high level through adult. It is designed to be useful to individuals with limited knowledge and experience in using financial services. The only prerequisite is elementary reading skills.

An excellent follow-up for the tutorial is Banking Simulation, a microcomputer simulation program of a 24-hour teller in the Essential Life Skills Series. The Banking Simulation provides students with practice in using an automated teller machine to make deposits, withdrawals, payments, and transfers.

The worksheet in Appendix A will give students additional experience in comparing financial services. Have students call at least three different financial institutions and inquire about various services. Before contacting institutions, students should place an X next to the service or services on the worksheet they might use or need. Have them write the names of the institutions they are contacting across the top of the worksheet. Institutions may be similar -- such as all credit unions -- or a mixture of types.

Class discussion could center around how deregulation has changed the financial services that institutions now offer and what deregulation has meant to the consumer. Students could collect data on costs and benefits offered by each institution and be prepared to select the institution that offers the best benefits based on their needs.

## Appendix A

### Student Worksheet

#### INSTITUTION

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#### FINANCIAL SERVICE

##### Checking

minimum balance  
costs  
interest rate

##### Savings

minimum balance  
interest rate  
compounded  
length of time  
deposit must remain

##### ATM

##### Drive-up teller

##### Safe deposit box

##### Deposit insurance

##### Bank-by-mail

Car loan  
annual percentage rate

##### Other

